

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

re Application of:

Applicant : Kathleen Tyson Quah  
Serial No. : 09/513,440  
Filing Date : February 25, 2000  
Title of Invention : METHOD OF AND SYSTEM FOR MITIGATING RISK  
ASSOCIATED WITH SETTLING OF FOREIGN  
EXCHANGE AND OTHER PAYMENTS-BASED  
TRANSACTIONS  
Examiner : not yet assigned  
Group Art Unit : 2756  
Attorney Docket : 126-001USA000

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Honorable Commissioner of Patents  
and Trademarks  
Washington, DC 20231

Technology Center 2100

**PRELIMINARY AMENDMENT**

SIR:

Prior to examination of the present application, please amend the same as follows:

**AMENDMENT OF THE CLAIMS TO INVENTION:**

Please cancel claims 25-56, without prejudice or disclaimer.

Please add new claims 57-160 as follows:

- a!
57. A computer-implemented method of reducing risk in a payment-based transaction wherein payment is made from an account holder to a Counterparty using a payment bank system operated by a payment bank, the method comprising the steps of:
- receiving at least one user-supplied risk parameter associated with the Counterparty;
  - receiving a first instruction authorizing payment from the account holder to the Counterparty;
  - storing the first instruction in a payment queue;
  - during processing of the payment transaction, performing a risk filter routine that determines whether to selectively reject payment authorized by the first instruction based upon the at least one user-supplied risk parameter associated with the Counterparty.
58. The computer-implemented method of claim 57, further comprising the step of: generating the at least one user-supplied risk parameter on a user system and communicating the at least one user-supplied risk parameter to the risk filter routine.
59. The computer-implemented method of claim 57, wherein the risk filter routine includes the steps of:

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FEE DETERMINATION RECORD ACCOMPANYING  
PRELIMINARY AMENDMENT

SIR:

The Commissioner is hereby authorized to charge the indicated fees and to credit any overpayments to Thomas J. Perkowski, Esq., P.C. Deposit Account 16-1340. Applicant, Kathleen Tyson Quah, continues to qualify for Small Entity Status in the USPTO. A copy of the document is enclosed herewith.

The fee of \$648.00 is presently due in the Application as determined by the following:


CLAIMS AS AMENDED

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	Rate	Additional Fee
Total (37 C.F.R. 1.16(c))	128	minus	56	72	X 9.00	648.00
Independent (37 C.F.R. 1.16(b))	3	minus	24	0	x 39.00	0.00
					TOTAL ADDL. FEES	648.00

The Commissioner is hereby authorized to charge the additional filing fee of \$648.00, as well as any other fee deficiencies, to USPTO Deposit Account No. 16-1340. A duplicate copy of this sheet is enclosed herewith.

Respectfully submitted,

Dated: March 15, 2001

  
Jay P. Sbrrollini, Esq.  
Reg. No. 36,266  
Attorney for Applicants  
Thomas J. Perkowski, Esq., P.C.  
Soundview Plaza  
1266 East Main Street  
Stamford, Connecticut 06902  
203-357-1950  
<http://www.tjpatlaw.com>


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UNDER 37 CFR 1.08

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Commissioner of Patents and  
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Washington, D.C. 20231



Jay P. Sbrollini, Esq.

Reg. No. 36,266

Dated: March 15, 2001